



Independent Health's Assure Advantage® (HMO C-SNP) offered by Independent Health

Annual Notice of Change for 2027

You're enrolled as a member of Independent Health's Assure Advantage (HMO C-SNP).

This material describes changes to our plan's costs and benefits next year.

You have from October 15 – December 7 to make changes to your Medicare coverage for next year. If you don't join another plan by December 7, 2026, you'll stay in Independent Health's Assure Advantage (HMO C-SNP).

- To change to a **different plan**, visit [Medicare.gov](https://www.Medicare.gov) or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at independenthealth.com/medicare or call Member Services at 1-800-665-1502 (TTY users call 711) to get a copy by mail.

More Resources

- Call Member Services at (716) 250-4401 or 1-800-665-1502 (TTY users call 711) for more information. Hours are from October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.; or April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m. This call is free.
- Verbal translation of written materials is available via free interpreter services. For those with special needs, accessibility to benefit information or alternate formats of written materials are available upon request.

About Independent Health's Assure Advantage (HMO C-SNP)

- Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means Independent Health Association. When it says “plan” or “our plan,” it means Independent Health's Assure Advantage (HMO C-SNP).
- **If you do nothing by December 7, 2026, you’ll automatically be enrolled in Independent Health's Assure Advantage (HMO C-SNP).** Starting January 1, 2027, you’ll get your medical and drug coverage through Independent Health's Assure Advantage (HMO C-SNP). Go to Section 3 for more information about how to change plans and deadlines for making a change.

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Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher or lower than this amount. Go to Section 1 for details.	\$46.50	\$15.00
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1 for details.)	\$6,750	\$8,500
Primary care office visits	Tier A: \$0 copayment per visit Tier B: \$20 copayment per visit	\$0 copayment per visit
Specialist office visits	Tier A Specialist - \$25 copayment per visit. \$0 Copayment for Tier A endocrinologist, nephrologist, cardiologist Tier B Specialist- \$50 copayment per visit for all specialists	\$0 copayment for endocrinologist, nephrologist, cardiologist \$25 copayment for all other specialist

	2026 (this year)	2027 (next year)
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	Tier A: \$250 copayment per day for days 1 through 6. Tier B: \$550 copayment per day for days 1 through 5. \$0 copayment per day for days 7 through 90. Tier A: \$1,500 annual copayment maximum applies. Tier B: \$2,750 annual copayment maximum applies. Unlimited days for Medicare covered stays.	\$400 copayment for days 1 through 5. \$0 copayment per day for days 6 through 90. Unlimited days for Medicare covered stays.
Part D drug coverage (Go to Section 1 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible \$50 on Tiers 3, 4 and 5 except for covered insulin products and most adult Part D vaccines. Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 Drug Tier 2: \$10 You pay the lesser of 25% or \$10 per month supply of each covered insulin product on this tier. Drug Tier 3: \$47	Part D drug coverage deductible \$250 on Tiers 3, 4 and 5 except for covered insulin products and most adult Part D vaccines. Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1: \$0 Drug Tier 2: \$8 You pay the lesser of 25% or \$8 per month supply of each covered insulin product on this tier. Drug Tier 3: 19%

	2026 (this year)	2027 (next year)
	You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: 50% You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: 32% Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs. You can have cost sharing for drugs that are covered under our enhanced benefit.	You pay the lesser of 19% or \$35 per month supply of each covered insulin product on this tier. Drug Tier 4: 37% You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier. Drug Tier 5: 30% Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs. You can have cost sharing for drugs that are covered under our enhanced benefit.

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium	\$46.50	\$15.00
(You must also continue to pay your Medicare Part B premium.)		

Factors that could change your Part D Premium Amount

- **Late Enrollment Penalty** - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without Part D or other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- **Higher Income Surcharge** - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.
- **Extra Help** - Your monthly plan premium will be *less* if you get Extra Help with your drug costs. Go to Section 3 for more information about Extra Help from Medicare.

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services (and other health services not covered by Medicare) for the rest of the calendar year.

	2026 (this year)	2027 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copayments) count toward your maximum out-of-pocket amount. Our plan premium and your costs for prescription drugs don't count toward your maximum out-of-pocket amount.	\$6,750	Once you've paid \$8,500 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* independenthealth.com/medicare to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at independenthealth.com/medicare.

- Call Member Services at 1-800-665-1502 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-800-665-1502 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network.

For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Our network of pharmacies has changed for next year. Review the 2027 *Pharmacy Directory* independenthealth.com/medicare to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at independenthealth.com/medicare.
- Call Member Services at 1-800-665-1502 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 1-800-665-1502 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Additional Telehealth Services	For telehealth services with a PCP: Tier A - \$0 Copay Tier B - \$20 Copay For telehealth services with a specialist: Tier A endocrinologist, nephrologist, or cardiologist - \$0 Copay Tier A other specialists - \$25 Copay Tier B specialists - \$50 Copay For telehealth for Urgent Care services: \$50 Copay	For telehealth services with a PCP, endocrinologist, nephrologist, or cardiologist: \$0 Copay For telehealth services with a specialist: \$25 Copay For telehealth for Urgent Care services: \$40 Copay
Advanced Radiology Services	Tier A provider: \$155 Copay for Advanced Radiology. Tier B provider: \$550 Copay for Advanced Radiology.	You pay a \$175 Copay for Advanced Radiology.
Ambulance Services- Medicare-covered Air Ambulance	You pay \$220 Copay for evaluation, treatment or transportation by air ambulance.	You pay 20% Coinsurance for evaluation, treatment or transportation by air ambulance.
Ambulance Services- Medicare-covered Ground Ambulance	You pay \$220 Copay for evaluation, treatment or transportation by ground ambulance.	You pay 20% Coinsurance for evaluation, treatment or transportation by ground ambulance.

	2026 (this year)	2027 (next year)
Ambulatory Surgical Center Services	You pay a \$0 Copay for diagnostic colonoscopies at a preferred Ambulatory Surgical Center. You pay a \$300 Copay for other Ambulatory Surgical Center services.	You pay a 20% Coinsurance for this benefit.
Annual Physical Exam	Annual Physical Exam (also known as the “Enhanced Annual Visit”). As a member of our Plan, you can receive an annual “Enhanced Annual Visit” also referred to as an “EAV”. Only your chosen PCP currently on record with Independent Health can perform and bill for the annual EAV. You can receive an annual EAV one (1) time per calendar year. Once you have the EAV performed during the plan calendar year, the benefit is exhausted.	The Annual Physical Exam is no longer covered. You will still have access to the Medicare Annual wellness visit with your provider. This is covered once every 12 months and is used to develop or update a personalized prevention plan based on your current health and risk factors.
Chiropractic services- Evaluation and Management	You pay \$15 Copay for certain chiropractic evaluation and management services.	This benefit is not covered.
Dental Services	You pay \$50 Copay for Medicare-covered dental services in an Urgent Care facility. You pay \$350 Copay for Medicare-covered dental in a Tier A Outpatient Hospital Facility. You pay \$550 Copay for	You pay \$40 Copay for Medicare-covered dental services in an Urgent Care facility. You pay 20% Coinsurance for Medicare-covered dental in an Outpatient Hospital Facility.

	2026 (this year)	2027 (next year)
	Medicare-covered dental in a Tier B Outpatient Hospital Facility. You pay a \$25 Copay for Medicare-covered dental in a Tier A Specialist Physicians office. You pay \$50 Copay for Medicare-covered dental in a Tier B Specialist Physicians office. You pay a \$125 Copay for Medicare-covered dental in an Emergency Room.	You pay a \$25 Copay for Medicare-covered dental in a Specialist Physicians office. You pay a \$115 Copay for Medicare-covered dental in an Emergency Room.
Emergency Care	You pay a \$125 Copay for this benefit.	You pay a \$115 Copay for this benefit.
Inpatient Hospital	Tier A facility: You pay a \$250 Copayment for days 1-6. You pay a \$0 Copayment for days 7-90. There is a \$1,500 out-of-pocket limit Every Year. Unlimited number of days for Medicare-covered hospital stays. Tier B facility: You pay a \$550 Copayment for days 1-5. You pay a \$0 Copayment for days 6-90. There is a \$2,750 out-of-pocket limit Every Year. Unlimited number of days for Medicare-covered hospital stays.	You pay a \$400 Copayment for days 1-5. You pay a \$0 Copayment for days 6-90. There is no out-of-pocket limit.

	2026 (this year)	2027 (next year)
Inpatient Medical Rehab	Tier A facility: You pay a \$250 Copayment for days 1-6. You pay a \$0 Copayment for days 7-90. Tier B facility: You pay a \$550 Copayment for days 1-5. You pay a \$0 Copayment for days 6-90.	You pay a \$400 Copay for days 1-5. You pay a \$0 Copay for days 6-90. There is no out-of-pocket limit.
Inpatient Psychiatric Medicare-covered	You pay a \$395 Copay for days 1-4. You pay a \$0 Copay for days 5-90.	You pay a \$400 Copay for days 1-4. You pay a \$0 Copay for days 5-90.
Inpatient Substance Abuse	You pay a \$395 Copay for days 1-4. You pay a \$0 Copay for days 5-90.	You pay a \$400 Copay for days 1-4. You pay a \$0 Copay for days 5-90.
Medicare-covered Diagnostic Procedures Tests	Tier A: \$0 Copayment for diagnostic testing from a Primary Care Provider. \$25 copayment for diagnostic testing from a Specialist. \$0 for diagnostic testing from a endocrinologist, nephrologist, or cardiologist Tier B: \$20 Copayment for diagnostic testing from a Primary Care Provider. \$50 copayment for diagnostic testing from a Specialist.	You pay a \$0 Copay for diagnostic testing with a Primary Care Provider. \$0 for diagnostic testing from a endocrinologist, nephrologist, or cardiologist. You pay a \$25 Copay for diagnostic testing with a Specialist.
Medicare-covered Eye Exams	You pay a \$0 Copay for Eye Exams with a Primary Care Provider. You pay a	You pay a \$0 Copay for Eye Exams with a Primary Care Provider.

	2026 (this year)	2027 (next year)
	\$20 Copay for Eye Exams with a Specialist.	You pay a \$25 Copay for Eye Exams with a Specialist.
Medicare-covered Hearing Exams	You pay a \$0 Copay for Hearing Exams with a Primary Care Provider. You pay a \$20 Copay for Hearing Exams with a Specialist.	You pay a \$0 Copay for Hearing Exams with a Primary Care Provider. You pay a \$25 Copay for Hearing Exams with a Specialist.
Medicare-covered Occupational Therapy Services	You pay \$10 Copay for Occupational Therapy Services.	You pay \$15 Copay for Occupational Therapy Services.
Medicare-covered Other Health Care Professional Services	Tier A: You pay a \$25 Copay for Other Health Care Professional Services. You pay a \$0 Copay for Other Health Care Professional Services with an endocrinologist, nephrologist, or cardiologist. Tier B: You pay a \$50 Copay for Other Health Care Professional Services.	You pay a \$25 Copay for Other Health Care Professional Services with a Specialist.
Medicare-covered Outpatient Hospital Services	Tier A Outpatient Facility: \$350 Copay for outpatient hospital services at a preferred outpatient hospital. Tier B Outpatient Facility: \$550 Copay for other outpatient hospital services.	You pay a 20% Coinsurance for this Medicare-covered Outpatient Hospital Services.

	2026 (this year)	2027 (next year)
Medicare-covered Physical Therapy and Speech Therapy Services	You pay \$10 Copay for Medicare-covered Physical Therapy and Speech Therapy Services.	You pay \$15 Copay for Medicare-covered Physical Therapy and Speech Therapy Services.
Medicare-covered Physician Specialist Services	Tier A Specialist visit: \$25 Copay. \$0 Copayment for endocrinologist, nephrologist, cardiologist. Tier B Specialist visit: \$50 Copay.	\$0 Copayment for endocrinologist, nephrologist, cardiologist. \$25 Copayment for all other specialist
Medicare-covered Supervised Exercise Therapy (SET) for Symptomatic Peripheral Artery Disease (PAD) Services	You pay \$25 Copay for this benefit.	You pay \$20 Copay for this benefit.
Non-Emergency Transportation	Not Covered	You pay \$0 copayment for up to 12 rides.
Observation Services	Tier A Facility: \$250 Copay. Tier B Facility: \$550 Copay.	You pay \$400 Copay for Observation Services.
Remote Access Technologies	Teladoc: \$25 Copayment	Teladoc: \$0 Copayment
Routine Hearing Exams	You pay a \$0 Copay for Routine Hearing Exams with a Primary Care Provider. You pay a \$20 Copay for Routine Hearing Exams with a Specialist.	You pay a \$0 Copay for Routine Hearing Exams with a Primary Care Provider. You pay a \$25 Copay for Routine Hearing Exams with a Specialist.
Skilled Nursing Facility (SNF) Medicare-covered stay	You pay a \$0 Copay for days 1-20 for SNF care. You pay a \$214 Copay for days 21-100 for SNF care.	You pay a \$0 Copay for days 1-20 for SNF care. You pay a \$221 Copay for days 21-100 for SNF care.

	2026 (this year)	2027 (next year)
Urgently Needed Services	You pay a \$50 Copay for this benefit.	You pay a \$40 Copay for this benefit.
Worldwide Emergency Coverage	You pay a \$125 Copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.	This benefit is not covered.
Worldwide Emergency Transportation	You pay a \$220 Copay for Worldwide Emergency Transportation, treatment or evaluation by air ambulance or ground ambulance. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.	This benefit is not covered.
Worldwide Urgent Coverage	You pay a \$50 Copay for this benefit. There is a \$10,000 plan benefit limit per occurrence for unforeseen care.	This benefit is not covered.

Section 1.6 Changes to Part D Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically and posted online at independenthealth.com/individuals-and-families/medicare. Your Drug List is called Independent Health's 2027 Assure Advantage (C-SNP) Formulary.

You can get the complete Drug List by calling Member Services at 1-800-665-1502 (TTY users call 711) or visiting our website at independenthealth.com/medicare.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year**

and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 1-800-665-1502 (TTY users call 711) for more information.

Section 1.7 Changes to Prescription Drug Benefits & Costs

Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't get this material by September 30, 2026, call Member Services at 1-800-665-1502 (TTY users call 711) and ask for the *LIS Rider*.

Drug Payment Stages

There are **3 drug payment stages**: the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- **Stage 1: Yearly Deductible**

You start in this payment stage each calendar year. During this stage, you pay the full cost of your Part D drugs until you've reached the yearly deductible.

- **Stage 2: Initial Coverage**

In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the cost. You generally stay in this stage until your year-to-date total drug costs reach \$2,400.

- **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You may have cost sharing for excluded drugs that are covered under our enhanced benefit. You generally stay in this stage for the rest of the calendar year.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	2027 (next year)
Yearly Deductible	The deductible is \$50. During this stage, you pay \$0 cost sharing for drugs on Tier 1, \$10 cost sharing for drugs on Tier 2, and the full cost of drugs on Tiers 3, 4 and 5 until you have reached the yearly deductible.	The deductible is \$250. During this stage, you pay \$0 cost sharing for drugs on Tier 1, \$8 cost sharing for drugs on Tier 2, and the full cost of drugs on Tiers 3, 4 and 5 until you've reached the yearly deductible.

Drug Costs in Stage 2: Initial Coverage

Go to the following table for the changes from 2026 to 2027.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs for a long-term supply; or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid \$2,400 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	2027 (next year)
Tier 1 – Preferred Generic Drugs: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$0	\$0
Tier 2 – Generic Drugs: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$10 You pay the lesser of 25% or \$10 per month supply of each covered insulin product on this tier.	\$8 You pay the lesser of 25% or \$8 per month supply of each covered insulin product on this tier.
Tier 3 – Preferred Brand Drugs: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	\$47 You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier.	19% of the total cost You pay the lesser of 19% or \$35 per month supply of each covered insulin product on this tier.
Tier 4 – Non-Preferred Drug Drugs: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	50% of the total cost. You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier.	37% of the total cost. You pay the lesser of 25% or \$35 per month supply of each covered insulin product on this tier.

	2026 (this year)	2027 (next year)
Tier 5 – Specialty Tier Drugs: We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.	32% of the total cost.	30% of the total cost.

SECTION 2 How to Change Plans

To stay in Independent Health's Assure Advantage (HMO C-SNP), you don't need to do anything. Unless you sign up for a different type of Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Independent Health's Assure Advantage (HMO C-SNP).

If you want to change plans for 2027, follow these steps:

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from Independent Health's Assure Advantage (HMO C-SNP). Remember, not all Medicare health plans cover prescription drugs. Also, be aware that for many plans, you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with Medicare separate drug coverage,** you can enroll in a Part D plan, and you'll automatically be disenrolled from Independent Health's Assure Advantage (HMO C-SNP).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-800-665-1502 (TTY users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1.1).
- **To learn more about Original Medicare and the different types of Medicare plans,** visit [Medicare.gov](https://www.Medicare.gov), check the *Medicare & You 2027 handbook*, call your State Health Insurance Assistance Program (go to Section 4), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, Independent Health offers other Medicare health plans and Medicare drug plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

Section 2.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

Section 2.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 3 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
 - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
 - Your State Medicaid Office.

- **Help from your state's pharmaceutical assistance program (SPAP).** New York has a program called **New York State Elderly Pharmaceutical Insurance Coverage Program (EPIC)** that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the New York State Department of Health. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call

HIV Uninsured Care Programs

Empire Station

P.O. Box 2052

Albany, NY 12220

Phone: 1-800-542-2437 or 518-459-1641 (Out of State)

Email: adap@health.ny.us.

Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027 you do not need to submit a new election request to continue participating in 2027. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. To

learn more about this payment option, call us at 1-800-665-1502 (TTY users call 711) or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 4 Questions?

Get Help from Independent Health's Assure Advantage (HMO C-SNP)

- **Call Member Services at 1-716-250-4401 or toll free at 1-800-665-1502 (TTY users call 711.)**

We're available for phone calls

October 1 – March 31: Monday - Sunday, 8 a.m. - 8 p.m.

April 1 – September 30: Monday - Friday, 8 a.m. - 8 p.m.

Calls to these numbers are free.

- **Read your 2027 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for Independent Health's Assure Advantage (HMO C-SNP). The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at independenthealth.com/medicare or call Member Services at 1-716-250-4401 or 1-800-665-1502 (TTY users call 711) to ask us to mail you a copy.

- **Visit independenthealth.com/medicare**

Our website has the most up-to-date information about our provider network (*Provider or Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In New York, the SHIP is called Health Insurance Information, Counseling and Assistance Program (HIICAP).

Call HIICAP to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call HIICAP at 1-800-701-0501. Learn more about HIICAP by visiting (aging.ny.gov).

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with Medicare.gov**

You can chat live at [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone).

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit Medicare.gov**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [Medicare.gov](https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Evidence of Coverage (EOC)

Your EOC will not be mailed to you this year. Your EOC will be available no later than October 15th. You can access your EOC one of three ways.

1. Visit IndependentHealth.com/Medicare and click on “2027 Medicare Plans”

- Refer to the front of your Annual Notice of Change (ANOC) booklet to find the name of your plan.
- Find your plan name and click “Learn More”.
- Under “Plan Details” click on “Evidence of Coverage.”

You can download and save the document or print a copy for your records.

2. Create a secure account to view your EOC online:

- Visit IndependentHealth.com, click on LOG IN, and then click on Get Started to create a secure account.
- Have your member ID card handy during setup, as you will need to provide your member ID number to register.
- Choose a username and password – and then use it to sign into your account whenever you visit us online.
- Once you have registered and logged in, go to “Documents” to view your ANOC and EOC.

Plus, once you have registered, you can select **Go Paperless** to receive your ANOC and EOC electronically moving forward, instead of receiving them in the mail. To let us know you would like to go paperless, follow these steps:

- Once you are logged in to your online account, select “Manage Preferences” from the “Go Paperless” section on your account home.
- Under “Paperless Delivery” select the checkboxes for the documents you wish to access electronically and save your paperless preferences.

Please note that you always have the option to change your preferences in the future.

3. If you prefer to receive a copy of your EOC by mail, please contact Member Services:

(716)250-4401 or 1-800-665-1502 (TTY users call 711)

October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.

Or email us at: medicareservice@servicing.independenthealth.com



INDEPENDENT HEALTH'S

Medicare Advantage Provider Directories and Prescription Drug Formularies

At Independent Health, we're dedicated to helping you get the right care, at the right time, and in the right setting. That's why we offer a comprehensive network of health care providers, giving you choice and flexibility as to where you receive care.

To help you understand who participates in our network, we've compiled the names of our health care providers and wellness partners into the following directories and listings:

- Independent Health's Medicare Advantage Physician/Provider Directory
- Independent Health's Medicare Advantage Pharmacy Directory
- LIBERTY Dental® Dental Directory
- EyeMed® "Insight Network" Directory (for routine/refractive eye exam providers)
- SilverSneakers® Fitness Program participating facility listing
- Independent Health's 2027 Assure Advantage (C-SNP) Formulary

All of this information is available online at [**independenthealth.com/Medicare**](https://independenthealth.com/Medicare).

If you prefer to receive a copy by mail, please contact Member Services:

PHONE: (716) 250-4401 or 1-800-665-1502; (TTY users call 711)

October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.

EMAIL: [**medicareservice@servicing.independenthealth.com**](mailto:medicareservice@servicing.independenthealth.com)

For the most up-to-date information on our provider listings, call Member Services or use our Find a Doctor tool online at [**independenthealth.com/findadoc**](https://independenthealth.com/findadoc). This tool gives you the option to search for providers or facilities by name, location or specialty, and print your results.



If you have a question about covered drugs, please call 1-800-665-1502 or visit independenthealth.com/Drug List to access our online formulary. If you would like a formulary mailed to you, you may call the number above, request one at the website link provided above, or email medicareservice@servicing.independenthealth.com.

Notice of Nondiscrimination

Discrimination is Against the Law

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Independent Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independent Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Independent Health's Customer Service Department. If you believe that Independent Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Independent Health's Customer Service Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3439, TTY users call 711, fax (716) 635-3504, memberservice@servicing.independenthealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Independent Health's Customer Service Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at hhs.gov/ocr/office/file/index.html.



Independent Health's Assure Advantage (HMO C-SNP) Member Services

Method	Member Services – Contact Information
CALL	1-800-665-1502 or 716-250-4401 Calls to this number are free. Hours of operation (Eastern time): October 1 - March 31: Monday - Sunday, 8 a.m. - 8 p.m. April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m. After business hours and on Saturdays, Sundays, and holidays please leave a message. Callers should include their name, phone number and the time they called, and a representative will return their call no later than one business day after they leave a message. Member Services also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. October 1 - March 31: Monday - Sunday, 8 a.m. - 8 p.m. April 1 - September 30: Monday - Friday, 8 a.m. - 8 p.m.
FAX	716-631-1039
WRITE	511 Farber Lakes Drive, Buffalo, NY 14221 medicareservice@servicing.independenthealth.com
WEBSITE	independenthealth.com

Health Insurance Information, Counseling and Assistance Program

(HIICAP) (New York's SHIP) **HIICAP** is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
CALL	HIICAP Hot Line: 1-800-701-0501
TTY	Call 711
WRITE	Health Insurance Information, Counseling, and Assistance Program New York State Office for the Aging 2 Empire State Plaza Albany, New York 12223-1251
WEBSITE	aging.ny.gov